



Order Filed on December 13, 2023

by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 23-12908

Adv. No.

Hearing Date: 11-7-23

Judge: (ABA)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-2(c)  
54096

Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for AmeriCredit Financial Services, Inc.  
dba GM Financial

In Re:

VINCENT J. DOMENICO  
KRISTEN D. DOMENICO

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 13, 2023



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Vincent and Kristen Domenico

Case No: 23-12908

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Jennifer Kearney, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2019 GMC Terrain bearing vehicle identification number 3GKALVEV7KL312520.**
- 2. That the Debtors’ account has post-petition arrears in the amount of the Debtors’ account has post-petition arrears through October 2023 in the amount of \$1,959.82.**
- 3. That the Debtors are to cure the arrearage set forth in paragraph two (2) above as follows:**
  - a. The Debtors are to a payment of \$400 by November 15, 2023 or GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**

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Debtors: Vincent and Kristen Domenico

Case No: 23-12908

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

- b. Following the payment set forth in paragraph 3(a) above, the Debtors are to cure the remaining arrears by November 30, 2023 or GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.
4. That commencing with the November 2023 monthly payment, the Debtors are to resume making regular monthly payments directly to GM Financial in accordance with the terms of the loan agreement. If the Debtors fail to make any payment within thirty (30) days after a payment falls due, GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.
5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit/GM Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.
6. That the Debtors are to pay a counsel fee of \$538.00 to GM Financial through their Chapter 13 Plan.